

Notice of Allowability**Application No.**

09/974,613

Examiner

CLEMENT B. GRAHAM

Applicant(s)

ODEGAARD ET AL.

Art Unit

3692

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERIT IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 3/11/08.
2. ☒ The allowed claim(s) is/are 1-35.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
(a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
(b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date 4/1/02, 4/8/20
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☒ Interview Summary (PTO-413),
Paper No./Mail Date 7/25/08
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____.

/Frantzy Poinvil/
Primary Examiner, Art Unit 3692

ALLOWANCE

EXAMINER'S AMENDMENT

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Howard I. Sobelman August 14, 2008.

The application has been amended as follows:

Claim 1 has been replaced by --

-- Claim 1, A computer implemented method for a financial planning competition, the method comprising the steps of:
during a first phase of competition, electronically generating, by a financial planning organization, a client profile, wherein the client profile includes at least one of: client name, marital status, date of birth, a social security number, state of residence, citizenship, health status, number of dependent children, employment, relationship information, background information, financial goal information, and asset information;
electronically providing the client profile to a plurality of teams;
electronically receiving a written financial plan which includes personal information relating to a client, a goal summary, an analysis of client financial planning subject area, and recommendations from each of said plurality of teams, wherein the financial plan achieves a predetermined client goal based upon the client profile;
electronically reviewing, by a third party judge, each financial plan based on awareness of industry standards, use of industry standards, correct mathematical computations, correct law information, correct law tables, and regulatory guidelines followed and at least one of: personal assets, cash assets, fixed assets, equity assets, retirement assets, liabilities, life insurance policies, income, income taxes, retirement plan contributions, savings contributions, discretionary expenses and committed expenses predetermined financial

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electronically assigning award points to each plan based on awareness of industry standards, use of industry standards, correct mathematical computations, correct law information, correct law tables, and regulatory guidelines followed, and at least one of: personal assets, cash assets, fixed assets, equity assets, retirement assets, liabilities, life insurance policies, income, income taxes, retirement plan contributions, savings contributions, discretionary expenses, and committed expenses; and electronically selecting a subset of the plurality of teams to participate in a second phase of competition based on the award points.

Claim 10 has been replaced by --

-- Claim 10, A machine-readable medium having stored thereon a plurality of instructions, said plurality of instructions when executed by a processor, cause said processor to perform a computer implemented method for providing a financial planning competition having a first phase, the first phase comprising the step of establishing a first phase written competition by a financial planning organization, the first phase further comprising the steps of:

allowing the financial planning organization to generate a first client profile wherein the client profile includes at least one of: a client name, marital status, date of birth, a social security number, state of residence, citizenship, health status, number of dependent children, employment, relationship information, background information, financial goal information, and asset information;

assigning the first client profile to a plurality of teams to prepare a written financial plan, which includes personal information relating to a client, a goal summary, an analysis of client financial planning subject area, and recommendations to achieve a predetermined client goal;

receiving the written financial plan from each of the plurality of teams by the financial planning organization receiving a review of the written financial plan from a third party judge, the written financial plan based on awareness of industry standards, use of industry standards, correct mathematical computations, correct law information, correct law tables, and regulatory guidelines followed and at least one of: personal assets, cash assets, fixed assets, equity assets,

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retirement assets, liabilities, life insurance policies, income, income taxes, retirement plan contributions, savings contributions, discretionary expenses, and committed expenses, wherein the third party judge assigns

assigning award points based on awareness of industry standards, use of industry standards, correct mathematical computations, correct law information, correct law tables, and regulatory guidelines followed and at least one of: personal assets, cash assets, fixed assets, equity assets, retirement assets, liabilities, life insurance policies, income, income taxes, retirement plan contributions, savings contributions, discretionary expenses, and committed expenses the written financial plan and selecting at least one first phase competition winner based on the written award points.

Allowable Subject Matter

2. Claims 1, 10 are allowable over the art of record as argued by Applicant's representative in their response filed 3/11/08.

Conclusion

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement Graham whose telephone number is (571) 272-6797. The examiner can normally be reached on Monday-Thursday from 7:00AM to 5:30PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

CG
May 23, 2008

**/Frantzy Poinvil/
Primary Examiner, Art Unit 3692**